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Remarks

The present response is to the Office Action mailed in the above-referenced case on May 21, 2003, made final. Claims 1-25 are pending for examination. Claims 1-5, 7-11, 13-15, 18, 19 and 22 are rejected under 35 U.S.C. 102(e) as being anticipated by Schrader et al. (U.S. 5,903,881), hereinafter Schrader. Claims 6, 12, 16, 17, 20, 23, 24 and 25 are rejected under 35 U.S.C. 103(a) as being unpatentable over Schrader.

Applicant has, again, carefully studied the prior art of Schrader, and the Examiner's rejections, statements and "Response to Arguments" in the instant Office Action. In response, applicant herein amends the claims to more particularly point out and distinctly claim the subject matter of applicant's invention regarded as patentable, distinguishing unarguably over the reference cited and applied by the Examiner.

Regarding the Examiner's 102 and 103 merit rejections of the claims, applicant herein amends the language of independent claims 1, 10 and 18 to specifically recite transferring funds between a user's financial account held at one institution and the user's financial account held at another institution. In this manner funds may be transferred in a bi-directional manner between primary banking institutions. Applicant's invention is not limited to depositing funds from a banking institution into a bill paying account as is taught in Schrader.

already addressed

It has occurred to the present inventors, as disclosed in the background portion of applicant's specification, that many operations performed by users interacting with modules provided in the software suite have a need for transferring funds from one account to another. Prior art interfaces require that on-line funds transfers be conducted at the site of the account and only support accounts held at a common (same) institution.

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The present invention provides for an interactive interface for enabling
transfer of funds from one account to another by proxy and through a single
interface, even though the accounts may be held at different institutions.
Such an interface would provide much convenience for users in that all
operations could be performed by proxy without requiring physical
navigation.

In applicant's invention there may be more than one account available
for manipulation, for example, the transferring of funds from a savings
account at bank (a), to a checking account at bank (b). Applicant draws the
Examiner's attention to Fig. 7 of Schrader. Figure 7 shows a window of
"Test Bank". The window offers transaction activities within accounts
assigned to "Test Bank", i.e. checking or savings, or the transfer of funds
from "Test Bank" to another financial institution, i.e. utility bill payments.

Applicant argues that the software portal as claimed in applicant's
invention operates on a completely higher structural level than that of
Schrader. Applicant's invention enables the window to pull up and select
separate financial institutions to transfer funds between. In applicant's
invention as claimed, there is no primary banking financial account, or home
account hosting all transactions, as taught in Schrader. In applicant's
invention funds may be transferred from one bank to another, separate bank,
in a bi-directional manner. Schrader is limited to pulling funds from an
account at a primary banking institution to another account.

Applicant argues that in the art of Schrader it is impossible to pull up
a separate account to transfer money from, other than "Test Bank".
Applicant's software interface allows selection from a plurality of accounts at
a plurality of separate banking institutions. The art of Scrader is extremely
limited because a separate software interface must be used for each separate
financial institution funds are pulled from for transfers.

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The ability provided by applicant's invention for a user to transfer
funds between accounts held at separate institutions, by proxy, using a
single interactive interface provides a distinct advantage over prior art
interfaces, which require that online funds transfers be conducted at the site
of the account and only support accounts held at a common (same)
institution. The interface of Schrader is one such prior art example.
Schrader teaches an interface that provides for an integration of all of the
relevant information about a user's account i.e. the checkbook of uncleared
transactions, cleared transactions, pending bill payments, fund transfers, and
other transactions, providing an online banking software product and system
that integrates bill payment, account management, and determination of
current balances in a single user interface display. Schrader teaches that fund
transfers are created in a manner similar to bill payments, enabling the user,
through a single interface, to transfer funds between accounts held at the
same institution. This is clearly shown in figures 7 and 11, and the relative
description of Schrader's specification. Fig. 11 of Schrader shows a window
for transferring funds from a checking account (263) to a savings account
(267), accounts which are clearly held at the same institution.

Applicant therefore believes independent claims 1, 10 and 18, as
amended, are now clearly and unarguably patentable over the reference of
Schrader. Claims 2-9, 11-17 and 19-25 are then patentable on their own
merits, or at least as depended from a patentable claim.

As all of the claims as amended and argued above have been clearly
shown to be patentable over the prior art presented by the Examiner,
applicant respectfully requests that the rejections be withdrawn after Final,
and that the case be passed quickly to issue

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If any fees are due beyond fees paid with this office action response, authorization is made to deduct those fees from deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

Respectfully Submitted,

Srihari Kumar et al.

by _____
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